

EXHIBIT 10

Message

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FICO™ Decision Management Tools User Group Forum

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Creating & Managing a Business Rules Center of Excellence

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September 17, 2009

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Why should we care about business rules

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» *"Insurance is a **decision business**. Competitive success depends on **making smarter decisions** than the other guy. Traditionally insurers have relied on written procedures, training and hard-coded mainframe programs for consistency, and on actuaries, underwriters and adjusters to make the right decisions. But as **change becomes more frequent and decisions more complex, insurers need a better solution.**"*

Donald Light
Senior Analyst Celent
October 2005



Business Rules Technology Usage Scenarios Within Chubb



» Current Applications

- » **Specialty Lines — Underwriting** — Automated Renewal Processing — Leverage technology to automatically triage renewals in to no/low/full touch to drive renewal efficiency. Additionally the business community can manage the rules and execute what if analysis to determine the effect of rule changes.
- » **Claims Severity Calculation** — Generation of claims severity scores and leveraging rules to manage the calculations and the definition of the calculations.
- » **Work Queue Assignment** — Integrating rules and workflow to drive work inventory assignments. Replacement of Drools with blaze

» In Flight Projects

- » **Predictive Models** — Integration of Predictive Models with rules to drive renewal efficiency and straight thru processing.
- » **Legacy Modernization** — Leveraging rules management technology in the downstream processes to enable flexibility and agility

» Potential Future Applications

- » **Cross / Up selling** — leveraging rules to identify cross-selling opportunities across multiple SBUs
- » **Predictive Models** — implement uniform, rule-based predictive models across Chubb SBUs



Executive Summary — Project on a page

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A Case Study — Automated Renewal I

Project Overview:

Initiative

» The overall business goal is to increase the percentage of automated renewal submissions. The categorization of renewing policies determines the need for and the extent of an underwriter's attention. The policies that are automatically renewed the more time the underwriter has to develop and produce additional business or handle additional business.

» Objectives/Benefits:

- » Move more of the right business into automated renewal
- » Increase retention on best accounts and more readily identify potentially less profitable accounts
- » Create greater efficiency for underwriters and continued efficiency for agents, who will have fewer policies to handle and fewer questions to address
- » Easily update underwriting rules as business needs change

Current Phase: Completed

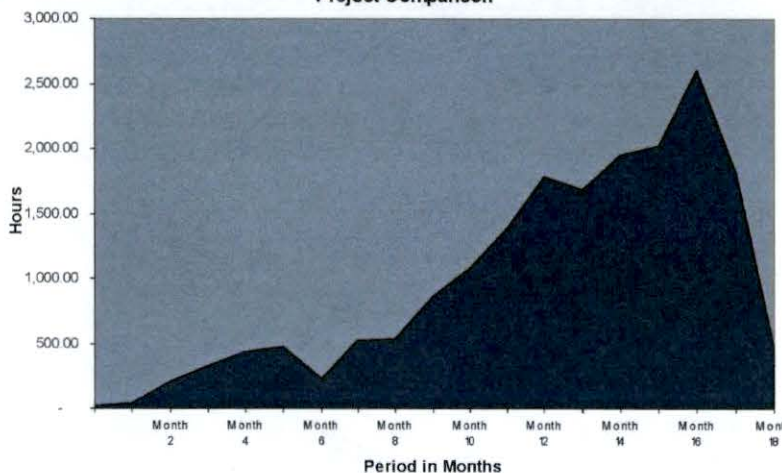
» Features Summary

- » Categorizes all upcoming renewals into no/light/full touch categories and provides reason codes associated with the touch category.
- » Provides interfaces for management of rules on account and policy characteristics, such as limit, company size, financial ratio's etc.
- » Provided what-if interface for a determination of impact to renewal book based on changes to the rules.

» Business Impact

- » This reduced the cost of changing renewal rules from 3-6 months of IT work to 2-3 days of IT work

Project Comparison



Technology

» Development Tools

- » IBM Websphere Application Developer
- » Microsoft Visual Basic .NET (1.1 Framework)
- » Blaze IDE 6.1.5
- » Oracle Toplink (Database Abstraction)

» Database

- » Informix 7

» OS Platform (s)

- » MS Windows XP (Development / Test)
- » AIX 5.xxx (Production)



Lessons Learned

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- » Difficult for PM to estimate BR project's efforts
- » Need to establish rule harvesting procedures for BAs
- » Training required for developer to become familiar with new technology
- » Lack of established design best practices and standards which complicates design of BR projects and prevents from utilizing full potential of Blaze Advisor rule engine
- » Testing strategy needs be changed to account for BR project testing requirements
- » New environment configuration required to host rule engine
- » Scattered knowledge – no knowledge sharing between SBUs



Center of Excellence – Business Rules



Need for a COE in the Business Rules Domain

“The COE, staffed by a **core team of knowledgeable experts**, should be engaged at **each appropriate project phase to share experience and best practices** with a focus on **helping the development teams become self sufficient** in the use of the tool.

“, I.T. Project Manager, Chubb

“To achieve **corporate consistency** and have any tool become a corporate asset, **you need a central area to help manage that we “stay the course”**. I think it is too much to dedicate a team to try to fulfill the full life cycle of a project and the focus should be more on assisting in the decision and planning process.”, I.T. Department Manager, Chubb

“Yes, there is a need. **Without a Rules COE we will not efficiently leverage the learnings across multiple rules implementations thereby increasing costs, gain the benefits of rule reuse, and potentially not meet Architecture and business objectives.**”, I.T. Department Manager, Chubb



BR CoE - Vision and Benefits



Vision

- To provide services to the I.T. delivery teams that reduce risk and the cost profile of business rule implementations

Goals of the Center of Excellence – Business Rules (COE-BR)

- Provides value to Chubb by providing solutions and support that reduces the overall lifecycle cost of a business rules implementation.
- Provides on-going metrics that provide visibility into its utilization and its ability to reduce overall project risk and cost profiles.
- Develop a overall strategy and approach for business rules solutions within Chubb.
- Engage with Project Teams to support the delivery of projects.

Benefits & Results

- Increased business agility through broader rules adoption
- Increase the pace of rules skills development at Chubb while reducing risk to projects
- Increase the return on investment of rules-based implementations

Failure to leverage Rules technology

- Increased total cost of ownership of applications portfolio
- Decreased agility and adaptability of the application portfolio



What will the BR COE Accomplish

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- Enable Chubb to maximize the value of its enterprise level investment in Blaze Advisor
 - Externalizing rules
 - Platform for increased automation
- Provide resources or access to resources to achieve speed to market with predictability and quality
 - Leverage 3rd party providers to provide a variable cost model
 - Use Subject Matter Experts across the Chubb to reduce the implementation risk
- Fast follow on Chubb COE experiences to date. "Do what works at Chubb"
 - Harvest lessons learned and disseminate to next projects
 - Development of overall strategy and approach for rules
 - Refine Chubb standards



The Chubb Business Rules COE shall provide thought leadership and key capabilities for Chubb to appropriately leverage business rules technologies

The BR COE Targets 3 Areas



- **Improved Risk Management**

- Reduce time for rework
- Improve predictability
- Increase re-use of low-level components (error logging, test harnesses, etc)
- Consistent architectural implementation across the enterprise
- Selection of best solution/tools for the project

- **Cost Management**

- Reduce start-up time
- Reduce overall cost through shortened schedule
- Reduce defects

- **Deliver Education**

- Raise enterprise awareness of capability
- Increase customer satisfaction
- Ramp-up skills



Key Dimensions of the BR COE



» People

- » Business & Technology Expertise
- » Variable sourcing model to address demands across Chubb

» Process

- » COE Management processes (short, long term objectives)
- » Enterprise Decision Management
- » Project Engagement
- » Demand management

» Technology

- » Instant project infrastructure
- » Knowledge repository
- » Reusable components



Operating Model Challenges

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- » Funding
 - » Funding Source
- » Establishing policy and governance
 - » Multiple stakeholders need views into governance and operating models
- » Implementing key functional roles at both the enterprise and project levels
- » Coordinating and integrating the enterprise perspectives with project efforts
 - » Multiple distributed teams
 - » Diverse environments
 - » Discrete and continuous cycles
- » Synchronizing Multiple Architecture Standards
- » Standardizing
 - » Stakeholder work-flows & SDLC
 - » Tools



Specific Services Provided by BR COE

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Investigate

» Market

- » Technology Overviews
- » Example Business Cases
- » Business Case Studies
- » Governance Models
- » Technical White Papers
- » Implementation Best Practices
- » Training Sessions

» Assess

- » Fit Analysis
- » Proofs of Concept
- » Architecture Definition Sessions
- » High Level Requirements Analysis and Gap Analysis

» Execute

- » Project Plan Templates
- » Project Plan Definition
- » Training Plans
- » High Level Requirements Analysis
- » Customized Business Case Development
- » Implementation Best Practices

Execute

» Architect

- » Architecture Definition Workshops
- » Architecture Best Practices

» Define

- » Rule Requirements Definition Best Practices
- » Requirement Validation and Definition Workshops

» Design

- » Design Best Practices
- » Rule Design Validation
- » Design Specification Templates

» Develop

- » Quality Reviews
- » Level 2 or 3 Issue Resolution
- » Development Mentoring
- » Reusable Components and Rulesets

» Test and Deploy

- » Test Best Practices and Toolsets
- » Performance Testing Support
- » Application deployment Support
- » Operational readiness planning

Operate

» Support

- » Level 2 or 3 Troubleshooting
- » Periodic Operational Assessments
- » Technical Expertise
- » Operational Procedures and Best Practices
- » Rule Maintenance Strategies
- » Release and Configuration Management Tools and Best Practices

» Innovate

- » Innovation Workshops
- » Roadmap Definitions



Business Rules EcoSystem Summary

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» Goals

- » Provide a high-level framework to select the “best-fit” rules technology option across the insurance value chain
- » Apply the framework on illustrative scenarios to ascertain the best-fit rule solutions



1. Marketing and Sales management focuses on the over all marketing and sale cycle management of the insurance products and the services.
2. New product development focuses on the development and deployment of products to the insurance markets and channels.
3. Underwriting and rating focuses on the underwriting and pricing of products.
4. Policy administration focuses at servicing of policies, book / bind and issuance processes.
5. Customer management focuses at management of customer and producer relationship.
6. Claims focuses at servicing and issuance of claims.
7. Enterprise services are the common services across the insurance value chain, such as content management, call center support, billing.

A value chain is the sequence of activities that a service goes through, from conceptualization of the products and offerings to delivery of the commitments, with each activity incrementing the value proposition of the product / offering
See Appendix A for more details



BR Foundational Framework



» Business Rules Frameworks

- » Provides a structured process for developing a business rules application from the early planning to the final delivery and maintenance of the application.
- » Create single knowledge repository and provides actionable, distilled insights on 'best practices' for rule-based development.
- » The guidelines and templates included in the framework aims to shorten the learning curve, drive consistencies in processes and reduce effort duplication
- » Helps to determine size, complexity and cost of the project
- » Enables efficiently harvest and analyze business rules by utilizing standard rules templates and guidelines
- » Defines business rules test strategy



Questions / Commentary

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THANK YOU

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